UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION

IIV RE.	
Marcia J Allen, Debtor.	CASE NO.: 3:11-bk-09321-JAF
Marcia J Allen,	ADV. NO: 3:12-ap-00284-JAF
Plaintiff,	
v.	
Citifinancial Equity Services, Inc.	
Defendant.	

DEFAULT JUDGMENT

This Judgment is entered after entry of Default and Order Granting Motion for Judgment by Default against the Defendant(s), Citifinancial Equity Services, Inc.. It is

ORDERED AND ADJUDGED

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- 1. Judgment is entered in favor of the Plaintiff(s), Marcia J Allen, against the Defendant(s), Citifinancial Equity Services, Inc..
- 2. The replacement value of the interest or claim of the Defendant(s) in the homestead property of the Plaintiff(s) is \$0.00.
 - 3. The lien of the Defendant(s), described as

INSTR # 200802351, OR Book 1548, Page 681, Pages 5, Recorded 01/28/2008 at 01:43 PM, John A Crawford, Nassau County Clerk of Circuit Court, Mtg Doc: \$93.80 Int. Tax \$53.44 Rec. Fee \$44.00

on the homestead property of the Plaintiff(s) located at 603 South 10th Street, Fernandina Beach, FL 32034 with the legal description of:

THE FOLLOWING DESCRIBED LAND, SITUATE, LYING AND BEING IN NASSAU COUNTY FLORIDA, TO-WIT: ALL THAT CERTAIN LOT PIECE OR PARCEL OF LAND SITUATE, LYING AND BEING IN THE CITY OF FERNANDINA BEACH (FORMERLY NAME FERNANDINA), COUNTY OF NASSAU AND STAT OF FLORIDA AND BEING DESCRIBED ACCORDING TO THE OFFICIAL MAP OR PLAT OF SAID CITY (AS UTHOGRAPHED AND ISSUED BY THE FLORIDA RAILROAD COMPANY IN 1857 AND ENLARGED, REVISED, AND REISSUED BY THE FLORIDA TOWN IMPROVEMENT COMPANY IN 1887 AND 1901) AS: THE NORTH ONE HALF (N 1/2) OF LOT EIGHT (8) IN BLOCK 146.

is wholly unsecured under the provisions of 11 U.S.C § 506.

4. The mortgage shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the discharge of the Debtor(s) in this Chapter 13 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of the lien of Citifinancial Equity Services, Inc. prior to the entry of the discharge of the Debtor(s). Further, if this case is converted to a case under Chapter 7, or if this Chapter 13 case is dismissed, the mortgage will no longer be considered void and shall be restored as a secured debt.

DATED this 26 day of Jone, 2012 in Jacksonville, Florida.

JERRYA. FUNK UNITED STATES BANKRUPTCY JUDGE

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Copies to:

Keith D. Collier, Esquire 2350 Park Street Jacksonville, FL 32204

Marcia Allen 603 South 10th Street Fernandina Beach, FL 32034

CitiFinancial Equity Services, Inc. C/o Registered Agent CT Corporation System 1200 S. Pine Island Road Plantation, FL 33324

Douglas W. Neway, Trustee PO Box 4308 Jacksonville, FL 32201